assigning, based upon said information from said individual, a separate value to each predictive factor of said predetermined set of predictive factors;

generating, based upon a predetermined predictive model and said separate values assigned to said predetermined set of predictive factors first predictive factor, a risk level of said individual utilizing healthcare services at a predetermined level within a prospective time span, wherein said assigning step comprises the steps of:

determining, based upon said information, whether a first predictive factor is indicative of a high risk of said individual utilizing said healthcare services at said predetermined level within said prospective time span;

assigning, based upon said information, a first dichotomous value to said separate value for said first predictive factor if said determining step determines that said first predictive factor is indicative of said high risk of said individual utilizing said healthcare services at said predetermined level within said prospective time span; and

assigning, based upon said information, a second dichotomous value to said separate value for said first predictive factor if said determining step determines that said first predictive factor is not indicative of said high risk of said individual utilizing said healthcare services at said predetermined level within said prospective time span.

7.   (Amended)   The method of claim 1, wherein the first dichotomous value is a "1" and the second dichotomous value is a "0".

16.   (Amended)   A computer readable medium for a healthcare management system, comprising a plurality of instructions that when executed by said healthcare management system causes said healthcare management system to:

assign, based upon information from an individual, a separate value to each predictive factor of a set of predictive factors, and

determine, based upon said information, whether each predictive factor of said set of predictive factors is indicative of a high risk of said individual utilizing said healthcare services at said predetermined level within said prospective time span;

assign, based upon said information, a separate first dichotomous value to each said separate value of each predictive factor of said set of predictive factors that said determining step determines is indicative of said high risk of said individual utilizing said healthcare services at said predetermined level within said prospective time span; and

assign, based upon said information, a separate second dichotomous value to each said separate value of each predictive factor of said set of predictive factors that said